UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF INDIANA
556 DIVISION

In re: HOPKINS, RYAN D	§	Case No. 11-23096
HOPKINS, SARAH J	§	
	§	
Debtor(s)	§	

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

DAVID R. DuBOIS, TRUSTEE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: $212,500.00
(without deducting any secured claims)

Assets Exempt: $21,534.00

Total Distribution to Claimants: $1,314.53

Claims Discharged Without Payment: $63,311.55

Total Expenses of Administration: $1,646.26

3) Total gross receipts of $ 2,960.79 (see **Exhibit 1**), minus funds paid to the debtor and third parties of $ 0.00 (see **Exhibit 2**), yielded net receipts of $2,960.79 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from **Exhibit 3**)	$195,211.00	$0.00	$0.00	$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from **Exhibit 4**)	0.00	1,646.26	1,646.26	1,646.26
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from **Exhibit 5**)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from **Exhibit 6**)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from **Exhibit 7**)	59,807.97	62,129.81	62,129.81	1,314.53
TOTAL DISBURSEMENTS	$255,018.97	$63,776.07	$63,776.07	$2,960.79

4) This case was originally filed under Chapter 7 on August 09, 2011. The case was pending for 29 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/17/2013 By: /s/DAVID R. DuBOIS, TRUSTEE

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

EXHIBITS TO
FINAL ACCOUNT

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE [1]	$ AMOUNT RECEIVED
2011 TAX REFUNDS UNSCHEDULED	1224-000	2,960.79
TOTAL GROSS RECEIPTS		$2,960.79

[1]The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	Wells Fargo	4110-000	9,949.00	N/A	N/A	0.00
NOTFILED	Wells Fargo Home Mortgage	4110-000	156,966.00	N/A	N/A	0.00
NOTFILED	Ally Financial	4110-000	28,296.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			$195,211.00	$0.00	$0.00	$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
DAVID R. DuBOIS, TRUSTEE	2100-000	N/A	740.20	740.20	740.20
DAVID R. DuBOIS, TRUSTEE	2200-000	N/A	126.06	126.06	126.06
DAVID R. DUBOIS, ATTORNEY	3110-000	N/A	560.00	560.00	560.00

The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
The Bank of New York Mellon	2600-000	N/A	25.00	25.00	25.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	$1,646.26	$1,646.26	$1,646.26

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		None			
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	$0.00	$0.00	$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			None			
TOTAL PRIORITY UNSECURED CLAIMS			$0.00	$0.00	$0.00	$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank	7100-000	3,187.00	3,344.84	3,344.84	75.62
2	Discover Bank	7100-000	8,803.00	9,041.11	9,041.11	204.40
3	Quantum3 Group LLC as agent for	7100-000	445.00	494.25	494.25	11.17
4	Allegius Federal Credit Union	7100-000	17,326.00	18,095.98	18,095.98	409.08

5	Capital One Bank (USA), N.A.	7100-000	3,294.00	3,439.81	3,439.81	77.76
6	PYOD, LLC its successors and assigns as assignee	7100-000	N/A	2,240.91	2,240.91	50.66
7	Midland Funding LLC	7100-000	1,386.00	1,440.50	1,440.50	32.56
8	Midland Funding LLC	7100-000	730.00	745.48	745.48	16.85
9	Midland Funding LLC	7100-000	2,777.00	2,883.99	2,883.99	65.20
10	Midland Funding LLC	7100-000	1,707.00	1,776.16	1,776.16	40.15
11	Elan Financial Services as servicer for	7100-000	7,913.00	8,197.27	8,197.27	185.31
12	JB Robinson Jewelers	7100-000	2,185.00	2,185.49	2,185.49	49.41
13	Frontier Communications	7100-000	258.92	294.37	294.37	6.65
14	VERIZON WIRELESS	7100-000	184.78	292.17	292.17	6.60
15	Capital One NA	7100-000	3,381.00	3,676.45	3,676.45	83.11
16	eCAST Settlement Corporation	7200-000	3,734.00	3,981.03	3,981.03	0.00
NOTFILED	Huntington National Bank	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Indiana Physician Services	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Fairbanks Hospital	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Fred Meyer/CBSD	7100-000	2,162.00	N/A	N/A	0.00
NOTFILED	Midamerica Clinical Labs	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Dr. Ara Yeretsian	7100-000	96.27	N/A	N/A	0.00
NOTFILED	Northern Indiana Region	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Miramed Revenue Group	7100-000	unknown	N/A	N/A	0.00
NOTFILED	St. Margaret Mercy	7100-000	unknown	N/A	N/A	0.00
NOTFILED	William Forgey	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Radiologic Associates of NW IN, PC	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Regional Federal Credit Union	7100-000	unknown	N/A	N/A	0.00
NOTFILED	AMERICAN FINANCIAL CRED.	7100-000	238.00	N/A	N/A	0.00
NOTFILED	Porter Hospital	7100-000	unknown	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			$59,807.97	$62,129.81	$62,129.81	$1,314.53

Exhibit 8

Form 1

Page: 1

Individual Estate Property Record and Report
Asset Cases

Case Number: 11-23096

Case Name: HOPKINS, RYAN D
HOPKINS, SARAH J

Period Ending: 12/17/13

Trustee: (520162) DAVID R. DuBOIS, TRUSTEE

Filed (f) or Converted (c): 08/09/11 (f)

§341(a) Meeting Date: 09/07/11

Claims Bar Date: 08/09/12

Ref. #	1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	2804 Goldfinch St., Portage, IN 46368 Ordered 9/2/11	165,000.00	0.00	OA	0.00	FA
2	Bank Accounts at Allegius Credit Union & Regiona	700.00	0.00		0.00	FA
3	Goods & Furniture	5,000.00	0.00		0.00	FA
4	Knick-knacks	100.00	0.00		0.00	FA
5	Clothing	200.00	0.00		0.00	FA
6	Jewelry	500.00	0.00		0.00	FA
7	Life Insurace through Prudential (children benef	3,000.00	0.00		0.00	FA
8	Retirement through work	Unknown	0.00		0.00	FA
9	2010 Dodge Caravan	25,000.00	0.00		0.00	FA
10	2004 Chevy Trailblazer	9,000.00	0.00		0.00	FA
11	2004 Yamaha V-Star Motorcycle	4,000.00	0.00		0.00	FA
12	2011 TAX REFUNDS UNSCHEDULED (u)	0.00	0.00		2,960.79	FA
12	**Assets** **Totals** (Excluding unknown values)	**$212,500.00**	**$0.00**		**$2,960.79**	**$0.00**

Major Activities Affecting Case Closing:

12/31/11 2011 tax request
3/22/12 LDA requesting refunds
4/13/12 MTO 2011 prorated refunds filed
Debtor on repayment plan
scheduled 8/30/12 to file apps re: fees and claims.
Debtor on repayment plan, apps re: fees and claims to follow last payment
03/20/13 filed apps re fees awaiting orders then TFR to follow
08/02/13 Distribution made, awaiting 0 balance TDR to follow

Initial Projected Date Of Final Report (TFR): December 1, 2012 **Current Projected Date Of Final Report (TFR):** April 3, 2013 (Actual)

Exhibit 9

Form 2

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Cash Receipts And Disbursements Record

Case Number: 11-23096
Case Name: HOPKINS, RYAN D
HOPKINS, SARAH J
Taxpayer ID #: **-***7127
Period Ending: 12/17/13

Trustee: DAVID R. DuBOIS, TRUSTEE (520162)
Bank Name: The Bank of New York Mellon
Account: 9200-******96-65 - Checking Account
Blanket Bond: $69,146,203.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts $	6 Disbursements $	7 Checking Account Balance
05/09/12	{12}	Ryan & Sarah Hopkins	Acct #REPAY '11 REFUNDS; Payment #0; repay '11 refunds	1224-000	2,000.00		2,000.00
05/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	1,975.00
06/04/12	{12}	Sarah Hopkins	Acct #REPAY '11 REFUNDS; Payment #1; repay '11 refunds	1224-000	160.13		2,135.13
06/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,110.13
07/09/12	{12}	Sarah Hopkins	Acct #REPAY '11 REFUNDS; Payment #2; repay '11 refunds	1224-000	160.13		2,270.26
07/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,245.26
08/16/12	{12}	Ryan Hopkins	Acct #REPAY '11 REFUNDS; Payment #3; repay '11 refunds	1224-000	160.13		2,405.39
08/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,380.39
09/05/12	{12}	Ryan Hopkins	Acct #REPAY '11 REFUNDS; Payment #4; repay '11 refunds	1224-000	160.13		2,540.52
09/28/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,515.52
10/16/12	{12}	Ryan Hopkins	Acct #REPAY '11 REFUNDS; Payment #5; repay '11 refunds	1224-000	160.13		2,675.65
10/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,650.65
11/14/12		Sarah Hopkins	Acct #REPAY '11 REFUNDS; Payment #6, 7; repay 2011 refunds		160.14		2,810.79
	{12}		Acct #REPAY '11 REFUNDS; Payment #6; repay 2011 refunds 160.13	1224-000			2,810.79
	{12}		Acct #REPAY '11 REFUNDS; Payment #7; repay 2011 refunds 0.01	1224-000			2,810.79
11/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,785.79
12/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		25.00	2,760.79
01/10/13		RABOBANK MIGRATION TRANSFER OUT	TRANSFER TO 0001052016288 20130110	9999-000		2,760.79	0.00

	Receipts	Disbursements	Balance
ACCOUNT TOTALS	**2,960.79**	**2,960.79**	**$0.00**
Less: Bank Transfers	0.00	2,760.79	
Subtotal	**2,960.79**	**200.00**	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	**$2,960.79**	**$200.00**	

{} Asset reference(s)

Exhibit 9

Form 2

Page: 2

Cash Receipts And Disbursements Record

Case Number: 11-23096
Case Name: HOPKINS, RYAN D
HOPKINS, SARAH J
Taxpayer ID #: **-***7127
Period Ending: 12/17/13

Trustee: DAVID R. DuBOIS, TRUSTEE (520162)
Bank Name: Rabobank, N.A.
Account: ****522665 - Checking Account
Blanket Bond: $69,146,203.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts $	6 Disbursements $	7 Checking Account Balance
01/11/13		RABOBANK MIGRATION TRANSFER IN	RABOBANK MIGRATION	9999-000	2,760.79		2,760.79
01/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,750.79
02/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	2,740.79
08/02/13	11001	DAVID R. DUBOIS, ATTORNEY	Dividend paid 100.00% on $560.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		560.00	2,180.79
08/02/13	11002	Discover Bank	Dividend paid 2.26% on $3,344.84; Claim# 1; Filed: $3,344.84; Reference: 4306	7100-000		75.62	2,105.17
08/02/13	11003	Discover Bank	Dividend paid 2.26% on $9,041.11; Claim# 2; Filed: $9,041.11; Reference: 7702	7100-000		204.40	1,900.77
08/02/13	11004	Quantum3 Group LLC as agent for	Dividend paid 2.26% on $494.25; Claim# 3; Filed: $494.25; Reference: 3411	7100-000		11.17	1,889.60
08/02/13	11005	Allegius Federal Credit Union	Dividend paid 2.26% on $18,095.98; Claim# 4; Filed: $18,095.98; Reference: 8-630	7100-000		409.08	1,480.52
08/02/13	11006	Capital One Bank (USA), N.A.	Dividend paid 2.26% on $3,439.81; Claim# 5; Filed: $3,439.81; Reference: 8932	7100-000		77.76	1,402.76
08/02/13	11007	PYOD, LLC its successors and assigns as assignee	Dividend paid 2.26% on $2,240.91; Claim# 6; Filed: $2,240.91; Reference: 5679	7100-000		50.66	1,352.10
08/02/13	11008	Midland Funding LLC	Dividend paid 2.26% on $1,440.50; Claim# 7; Filed: $1,440.50; Reference: 1694	7100-000		32.56	1,319.54
08/02/13	11009	Midland Funding LLC	Dividend paid 2.26% on $745.48; Claim# 8; Filed: $745.48; Reference: 8119	7100-000		16.85	1,302.69
08/02/13	11010	Midland Funding LLC	Dividend paid 2.26% on $2,883.99; Claim# 9; Filed: $2,883.99; Reference: 6724	7100-000		65.20	1,237.49
08/02/13	11011	Midland Funding LLC	Dividend paid 2.26% on $1,776.16; Claim# 10; Filed: $1,776.16; Reference: 3673	7100-000		40.15	1,197.34
08/02/13	11012	Elan Financial Services as servicer for	Dividend paid 2.26% on $8,197.27; Claim# 11; Filed: $8,197.27; Reference: 9867	7100-000		185.31	1,012.03
08/02/13	11013	JB Robinson Jewelers	Dividend paid 2.26% on $2,185.49; Claim# 12; Filed: $2,185.49; Reference: 2169	7100-000		49.41	962.62
08/02/13	11014	Frontier Communications	Dividend paid 2.26% on $294.37; Claim# 13; Filed: $294.37; Reference: 7799	7100-000		6.65	955.97
08/02/13	11015	VERIZON WIRELESS	Dividend paid 2.26% on $292.17; Claim# 14; Filed: $292.17; Reference: 1912	7100-000		6.60	949.37
08/02/13	11016	Capital One NA	Dividend paid 2.26% on $3,676.45; Claim# 15; Filed: $3,676.45; Reference: 3672	7100-000		83.11	866.26
08/02/13	11017	DAVID R. DuBOIS, TRUSTEE	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			866.26	0.00
				Subtotals :	$2,760.79	$2,760.79	

{} Asset reference(s)

Exhibit 9

Form 2

Cash Receipts And Disbursements Record

Case Number: 11-23096
Case Name: HOPKINS, RYAN D
HOPKINS, SARAH J
Taxpayer ID #: **-***7127
Period Ending: 12/17/13

Trustee: DAVID R. DuBOIS, TRUSTEE (520162)
Bank Name: Rabobank, N.A.
Account: ****522665 - Checking Account
Blanket Bond: $69,146,203.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction		T-Code	5 Receipts $	6 Disbursements $	7 Checking Account Balance
			Dividend paid 100.00% on $740.20; Claim# ; Filed: $740.20	740.20	2100-000			0.00
			Dividend paid 100.00% on $126.06; Claim# ; Filed: $126.06	126.06	2200-000			0.00

	Receipts	Disbursements	Balance
ACCOUNT TOTALS	**2,760.79**	**2,760.79**	**$0.00**
Less: Bank Transfers	2,760.79	0.00	
Subtotal	**0.00**	**2,760.79**	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	**$0.00**	**$2,760.79**	

Net Receipts :	2,960.79
Net Estate :	$2,960.79

TOTAL - ALL ACCOUNTS	**Net Receipts**	**Net Disbursements**	**Account Balances**
Checking # 9200-****96-65**	**2,960.79**	**200.00**	**0.00**
Checking # ****522665	**0.00**	**2,760.79**	**0.00**
	$2,960.79	**$2,960.79**	**$0.00**

{} Asset reference(s)